

7jgmtwoh (7/12)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI**

***In Re:*** Curtis Tracy Stevenson  
***Debtor***

***Bankruptcy Case No.***  
02-45464-drd7

**Curtis Tracy Stevenson**  
Plaintiff(s)

***Adversary Case No.***  
13-04018-drd

v.

**SALLIE MAE SERVICING L.P.**  
**ACS/JP Morgan Chase Bank**  
**Educational Credit Management Corporation ("ECMC")**  
Defendant(s)

**JUDGMENT**

The issues of this proceeding having been duly considered by the Honorable Dennis R. Dow , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

***IT IS ORDERED AND ADJUDGED:*** A.Plaintiff unconditionally agrees that his obligation to Defendant ECMC pursuant to the Note shall be nondischargeable.

B.Plaintiff shall pay the sum of \$25,925 with interest accrual at the rate of 5% per annum, beginning December 15, 2013, in satisfaction of the entire debt stated in Paragraphs 1 and 7.

C.Plaintiff shall remit \$275 to ECMC in 120 monthly installments beginning January 15, 2014. Payments shall be remitted on the 15th of each month thereafter until such time as the debt is paid-in-full.

D.Plaintiff is allowed up to 12 months of forbearance. Interest will continue to accrue during any forbearance period and, if unpaid, will extend Plaintiffs last payment due date. Plaintiff must contact ECMC prior to the payment due date to request the forbearance. ECMC may deny Plaintiffs request for forbearance if he fails to contact ECMC and request the forbearance prior to the payment due date. Any forbearance period granted by ECMC will count toward Plaintiffs allotted 12 months.

Upon compliance with and completion of the terms of this Stipulation, Plaintiffs liability under the Note described in Paragraphs 1 and 7 shall be deemed satisfied, and any remaining balance due under the original terms of the Note will be discharged. Upon discharge, ECMC will execute and deliver a full, final and complete release of liability from the sums owed under the Note described in Paragraph 1.

**Ann Thompson**  
Court Executive

By: /s/ Kim McClanahan  
Deputy Clerk



Date of issuance: 11/8/13

Court to serve